

FILED  
12/11/20 4:15 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	) <b>Case No.</b> 19-24274-GLT
Kristal C. Owens, f/k/a	)
Kristal C. Owens-Gayle,	) <b>Chapter</b> 11
<b>Debtor,</b>	)
	) <b>Hearing Date:</b> 12/17/20 @ 10:00 a.m.
Kristal C. Owens, f/k/a	)
Kristal C. Owens-Gayle,	) <b>Responses Due:</b> 12/10/20
<b>Movant,</b>	)
<b>v.</b>	)
DC Water and Sewer Authority a/k/a	)
DC Water & Sewer Authority a/k/a	)
DCWASA,	)
<b>Respondent.</b>	) <b>Document No.</b> 261

**ORDER OF COURT**

**AND NOW**, this 11th day of December, 2020, upon consideration of the Debtor's Objection to Claim ("Objection"), and any response, and after notice and an opportunity to be heard, this Court hereby makes the following findings of fact:

- A. The Respondent to this Objection was listed on Schedule E/F of the Debtor's Petition and any subsequent amendments.
- B. The Respondent did not file a proof of claim on or before the claims bar date.
- C. The Respondent filed Proof of Claim #15 against the Debtor on May 19, 2020.
- D. The Respondent did not include any supporting documentation with its proof of claim.
- E. The Respondent did not file a Motion for Leave to File a Late Claim prior to filing the Proof of Claim.

F. The Debtor is prejudiced by allowing the claim to be allowed.

G. The lack of factual support to the proof of claim prevents the Debtor from determining the validity of the claim.

H. The allowance of the claim has impacted the judicial proceeding.

I. The delay was in the reasonable control of the Respondent.

**IT IS NOW THEREFORE ORDERED, ADJUDGED AND DECREED THAT:**

1. The foregoing findings of facts are incorporated herein by reference.

2. The Objection is hereby **SUSTAINED**.

3. The claim of DC Water and Sewer Authority a/k/a DC Water & Sewer Authority a/k/a DCWASA, filed on the Claims Register at Proof of Claim #15, in the amount of \$15,092.47 is hereby disallowed and stricken from the from the record.

4. The Respondents are hereby barred and disallowed from collecting on these claims.

It is further **ORDERED, ADJUDGED, and DECREED** that this Court retains jurisdiction with respect to all matters arising from or related to the implementation or interpretation of this Order.

Prepared by: Donald Calaiaro, Esq.

**DEFAULT ENTRY**

Dated: December 11, 2020

  
\_\_\_\_\_  
Gregory J. Taddonio hct  
United States Bankruptcy Judge

In re:  
Kristal C. Owens  
Debtor(s)

Case No. 19-24274-GLT  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 11, 2020

User: culy  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:

Recip ID	Recipient Name and Address
db	+ Kristal C. Owens, 10482 Baltimore Ave., Ste. 277, Beltsville, MD 20705-2321
15150458	+ DC Water and Sewer Authority, Customer Service Department, P.O. Box 97200, Washington, DC 20090-7200

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020  
Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Brett A. Solomon	on behalf of Interested Party OPA-Hi Development LLC brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Kristal C. Owens dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	

District/off: 0315-2

User: culy

Page 2 of 2

Date Rcvd: Dec 11, 2020

Form ID: pdf900

Total Noticed: 2

on behalf of Debtor Kristal C. Owens dcalaiaro@c-vlaw.com  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped  
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com

Jennifer L. Cerce

on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,  
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Jill Manuel-Coughlin

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bankruptcy@powerskirm.com

Jill Manuel-Coughlin

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bankruptcy@powerskirm.com

Keri P. Ebeck

on behalf of Creditor U.S. Bank National Association as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates,  
Series 2007-15N kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani

on behalf of Creditor Lehman Xs Trust Mortgage Pass-Through Certificates Series 2007-15N sshahjani@rascrane.com

Thomas Song

on behalf of Creditor U.S. Bank National Association et.al. pawb@fedphe.com

TOTAL: 16